

ENERGY CONSERVATION LOAN PROGRAM



Energy Conservation Loan Program for Residential Homeowners

Energy Conservation Loans are available for new electric energy star rated (Minimum 14 SEER based on U.S. Department of Energy) HVAC systems, water heaters, programmable thermostats and insulation. Loan proceeds may also be used towards replacement, if deemed necessary, or testing, repair and sealing of ductwork and doors. Window A/C units, screen doors and storm doors are specifically excluded. Gas appliances are not covered under the Energy Conservation Loan Program. Loans are zero (0) percent interest, financed for 60 or 90 months and up to \$10,000 with no penalty for early payoff. Only one loan can be active at any one time per applicant.

The goal of the program is to lower energy consumption and therefore lower out of pocket expenses for utility customer, bearing in mind that the full savings may not be realized until the loan balance is paid in full.

Participant: In order to participate in the program, participant must be the homeowner or landlord and must be a residential electric customer of Albany Utilities. If spouse is applying for the loan, their name will have to be added to the utility account.

Qualifications:

1. Customer will be required to complete and submit an application in its entirety.
2. Customer must submit their installing contractor's proposal and/or vendor's price proposal. All equipment purchased must be Energy Star Rated (Minimum 14 SEER based on U.S. Department of Energy). Do not purchase equipment or have the work started before the loan is formally approved.
3. No income eligibility requirements. 12-month account history required. Loan applications will be approved or disapproved on the basis of established program criteria, availability of funds, and City of Albany utility payment history. No service fees and no more than one late fee assessed in the previous 12 months.
4. A Loan Promissory Note and Security Deed will be prepared for the customer's signature.
5. Customer must submit a copy of the current Warranty Deed or Quit Claim Deed in their name with the application. No watermark copies will be accepted.
6. A complimentary Energy Assessment will be provided by the City.

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To Start the Loan Process:

1. Loan process may be initiated online or by calling 229-883-8330 and speaking with a Customer Service Representative.
 - ❖ The customer will need the Name(s) on the Account and the Account Number on the Utility Account.
 - ❖ The customer will need to provide their phone number and email address.
2. Customer will be contacted to schedule a complimentary energy assessment.
3. Customer will be provided a copy of the Energy Conservation Loan Program (this document)
4. Customer will obtain and send the contractor's proposal(s) for the eligible and recommended loan program installations. (One proposal is required from a licensed contractor)
5. Customer will need to provide their current Warranty Deed or Quit Claim Deed in their name, a copy of their Government issued identification and the contractor's proposal.
 - Mail or email to: City of Albany
Energy Conservation Loan Program
PO Box 1788
Albany, GA 31702
Email: energyconservationloan@albanyga.gov
6. A Marriage License or Divorce Decree for a name change or a Death Certificate for a deceased person's name on your current Deed may be requested.
7. Upon receipt of Government issued ID, Warranty Deed and Contractor proposal, the loan documents will be prepared. Customer will receive an electronic request to sign the Application and Energy Conservation Loan Program, which includes the Loan Terms and Policy, along with the Smart Energy Practices Pledge. The customer will be contacted for the signing of the Promissory Note and Security Deed.
8. If the loan is approved, the loan approval confirmation will be emailed or mailed to the customer. Equipment purchase and or work can begin upon receipt of final loan approval and receipt of all appropriate permits and approvals as may be required.
9. The City will inspect the completed work. Please note, the City of Albany Building Inspection inspects according to the building codes. The Building Code inspection does not ensure the quality of the workmanship. It is the contractor's responsibility to satisfy his or her customer and provide quality work. Customer will provide contractor's invoice. A final Energy Assessment inspection will be scheduled and conducted.

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10. After the passed Energy Assessment inspection, a check will be requested, which will be made payable to the Contractor within 30 days after the passed inspection and the City's receipt of the final invoice by the installing contractor.

Loan Terms and Policy:

1. Customer must submit a copy of the current Warranty Deed or Quit Claim Deed in their name with the application. All names on the deed must be on or added to the utility account and all owners must sign the application, Loan Promissory Note and the Security Deed.
2. All past due amounts on all applicant's account(s) must be paid before the loan is approved.
3. Any work that begins before the loan is approved or the Promissory Note is signed will not be paid.
4. **When the loan has been approved, and** the customer has signed the Application, Energy Conservation Loan Program, Promissory Note and Security Deed, the loan approval confirmation will be emailed or mailed to customer. **Equipment purchase and or work can begin upon receipt of the final loan approval.**
5. Loan payments are applied to and billed on the monthly utility bill. Loan payment must be made in conjunction with the utility service payment.
6. A \$3.00 per month Energy Conservation Loan Program processing fee will be assessed and applied to the overall loan total.
7. The term for the loan is 60 or 90 months. There is no penalty for an early payoff.
8. Loan payments are applied and billed to the property owner's or landlord's home address.
9. The loan is recorded and secured with a property lien. Recording fees are the responsibility of the customer and are included in principal amount of the loan.
10. A complimentary Energy Assessment will be performed prior to the loan approval.
11. The customer selects his or her installing contractor. The City does not recommend, endorse, or certify contractors, nor does it warrant or guarantee their work. Installing contractors must pull applicable permits and pass required inspections.
12. No income eligibility requirements. 12-month account history required. Loan applications will be approved or disapproved on the basis of established program criteria, availability of funds, and City of Albany utility payment history.
13. Loans are not approved for applicants with Federal Tax Liens on property or bankruptcy declaration, bankruptcy discharge, or foreclosure proceedings within the past 2 years.

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14. Loans are not approved for residential homeowners and landlords at properties outside of the City of Albany's electric service territory.
15. Loan balance is due upon sale of the property or account name change.
16. Loans are not transferable. Likewise, liens are not transferable.
17. Loans are approved for specific dollar amounts for program eligible energy conservation goods and services only. All equipment purchased must be Energy Star Rated.
18. Only one loan can be active at any one time per applicant.
19. The City will be held harmless from any liability in connection with its approval or disapproval of any loan application or the manufacture, supply, or installation of any energy-efficiency measure.
20. If the customer defaults on loan repayments and the City is required to take any action to enforce the terms of the note, the customer shall pay all costs incurred by the City for such enforcement, including reasonable attorney's fees and reasonable expenses of litigation.
21. The City's loan proceeds are made out and sent to installing contractors and equipment vendors upon completion of work, a passed City inspection, and City receipt of invoice and statement of completion from the customer.
22. The City reserves the right to revise these policies and to approve or disapprove loans in the best interest of the City.

Rental Property:

1. Landlords, who qualify under the terms and conditions stated above, are eligible to participate for a loan up to \$10,000 for a term of 60 or 90 months for a rental property.
2. The Landlord is required to live in the City of Albany's Electric Territory.
3. The monthly payment will be applied to and billed on the Landlord's home address account.
4. Landlord agrees to not raise the rent on existing tenant for a minimum of 12 months from the date of this agreement.

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Smart Energy Practices Pledge:

As a participant in the Albany Utilities Energy Conservation Loan Program, I pledge to utilize smart energy practices in my home. By following smart energy practices, I am doing my part to conserve energy and operate my home's utility needs in the most efficient manner possible. I understand that the success of the Energy Conservation Loan Program for my home depends on me and my energy related practices.

Thermostat Settings

1. Know your thermostat. Take the time to learn how to program and setup your thermostat.
2. Summer Settings – Ensure thermostat is set to "cool". Thermostat should be set to highest temperature tolerable. If programmable, no greater than five-degree difference during a 24-hour period is recommended. For example, set thermostat to 75 degrees at 7:00 am and allow thermostat to adjust to 70 degrees at 9:00 pm for bedtime. These setting are provided only for demonstration purposes, are not required, and do not warrant the performance of the equipment in your home.
3. Winter Settings – Ensure thermostat is set to "heat". Thermostat should be set to coolest temperature tolerable. If programmable, no greater than five-degree difference during a 24-hour period is recommended. For example, set thermostat to 65 degrees at 7:00 am and allow thermostat to adjust to 70 degrees at 9:00 pm for bedtime. These setting are provided only for demonstration purposes, are not required, and do not warrant the performance of the equipment in your home.

Water Use

1. Consider minimizing use of water when performing everyday tasks such as brushing teeth and washing dishes.
2. Consider minimizing use of hot water in washing clothes, washing dishes, and taking baths or using the shower.
3. Ensure that leaky faucets, toilets, or appliances are repaired as soon as possible.

Appliance Use

1. Ensure doors to refrigerators and freezers are only open as necessary.
2. Maximize loading efficiency of your dish washer and washer and dryer.
3. Consider replacing an appliance that may run excessively.

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Doors and Windows

1. Keep doors and windows closed as much as possible, this helps to regulate the temperature in the home.
2. Feel around doors and windows for air leakage and add weather stripping where necessary.

The tips contained in this Smart Energy Practices Pledge are provided only as recommendations and do not guarantee any level of energy savings as every situation depends heavily on many variables and the structure in which they are practiced.

Note: Please call Customer Services at 229-883-8330 for more information.

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Complimentary Contractor List

NOTE: The City of Albany does not endorse nor underwrite any particular vendor/contractor. This list is provided for our customers' convenience and for reference only. Customers are free to choose any vendor from this list or to select a vendor that may not be included on this list. All agreements for contracted work are strictly between the chosen contractor and the customer.

Dougherty Heating & Cooling 607 N. Washington Street Albany, GA 31701 229.435.3300	SafeAire Heating & Cooling 3199 Palmyra Road Albany, GA 31707 229.883.5100	Modern Gas 1335 US HWY 82 W Leesburg, GA 31763 229.435.6116
Pollock Heating & Cooling 503 N. Washington Street Albany, GA 31701 229.436.9597	Walker Heating & Cooling 1025 E. Broad Avenue Albany, GA 31705 229.883.2316	Dyes Heating & Cooling 1451-C US HWY 82 W Leesburg, GA 31763 229.432.2673
Matt's Heating & Cooling Inc. 1904 Oakhaven Drive Albany, GA 31721 229.432.9194	Stewart Heating & Air 1415 E. Broad Avenue Albany, GA 31705 229.888.3578	South Georgia Heating & Cooling 117 Magnolia Avenue Leesburg, GA 31763 229.759.2555
Air Pro Heating & Cooling 1275 US HWY 82 W Leesburg, GA 31763 229.436.1212	Walker Brothers Heating & Air 1614 Greenvale Road Albany, GA 31707 229.439.1669	Barnhart Air Conditioning 1534 Dawson Road Albany, GA 31707 229.439.9556
Leesburg Air, LLC 1723 Philema Road Albany, GA 31701 229.888.8222	Excel Heating & Cooling 1725 N. Washington Street Albany, GA 31701 229.446.7401	CT Construction 2401 Rosebrier Avenue Albany, GA 31705 912-337-8347
Albany Air Conditioning 2500 W. Gordon Avenue Albany, GA 31707 229.436.0341	Ogonji Heating P.O. Box 2012 Albany, GA 31701 229.869.6665	John Thompson Construction 205 Acorn Street Albany, GA 31705 229-291-7007
JVS Associates 922 W 2nd Avenue Albany, GA 31701 229-434-4745	Artic Aire Heating & Cooling, INC 1451 Hwy 32 W. Leesburg, GA 31763 229-759-4049	